

Walter O'Cheskey
 Chapter 13 Trustee
 6308 Iola Ave., Suite 100
 (806) 748-1980 Phone
 (806) 748-1956 Fax

IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 WICHITA FALLS DIVISION

IN RE:
 LINDA CENICEROS

CASE NO: 13-70017-HDH-13
 HEARING DATE: 11/20/2013
 HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
010 0 U	BONDED ADJUSTING SERVI	\$163.00	013 0 U	DAVID HUGHES DMD	\$1.00
014 0 U	EXECUTIVE SERVICES	\$75.00	016 0 U	HARVARD COLLECTION	\$68.00
017 0 U	INTEGRAL RECOVERIES	\$96.35	018 0 U	JEFFERSON CAPITAL SYSTEMS LLC	\$414.00
019 0 U	MIDLAND FUNDING	\$2,031.00	020 0 U	PINNACLE FINANCIAL GRO	\$68.00
021 0 U	PROFESSIONAL FINANCE COMPANY	\$2,191.27	022 0 U	STELLAR RECOVERY INC	\$198.00
023 0 U	UNITED REGIONAL HEALTH CARE SYSTEMS	\$1.00	024 0 U	UNITED RESOURCE SYSTEMS	\$132.00
025 0 U	VERIZON WIRELESS	\$608.00	026 0 U	WAGGONER NATIONAL BANK	\$1.00
028 0 U	WILBARGER GENERAL HOSPITAL	\$4,000.00			

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0 *	ECONOMY KARS	2002 GMC SIERRA PICKUP	\$2,437.67	\$3,675.00	6.00%	60	\$50.54 PAID BY TRUSTEE
009 0	WAGGONER NATIONAL BANK	2003 FORD RANGER	\$3,871.21	\$5,000.00	6.00%	60	\$81.08 PAID BY TRUSTEE
027 0 *	WESTERN SHAMROCK	LOAN/1998 BUICK REGAL	\$1,028.08	\$1,800.00	8.00%	60	\$26.09 PAID BY TRUSTEE
Debt provided unsecured; claim filed secured. See Trustee's Modification below.							

PRIORITY CREDITORS

003 0 *	INTERNAL REVENUE SERVICE	2008-2009, 2011-2012 INCOME TAXES	\$13,107.39			60	\$278.88 PAID BY TRUSTEE
---------	--------------------------	-----------------------------------	-------------	--	--	----	--------------------------

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
011 0 U	AAM INC THE CASH STORE	\$1,475.38	012 0 U	CONTINENTAL CREDIT/MAVERICK FINANCE OF T	\$1,523.60
	LOAN			LOAN	

015 0 U	PREMIER BANKCARD /CHARTER	\$414.20	029 0 U	WORLD ACCEPTANCE CORPORATION	\$666.80
	LOAN			LOAN/WORLD FINANCE CORPORATION	
034 0 U *	INTERNAL REVENUE SERVICE	\$829.15	037 0 U *	WELLS FARGO BANK	\$8,343.23
	PENALTY			DEFICIENCY CAR LOAN/96 PLYMOUTH NEON	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	
040 0 U *	MIDWESTERN LOANS INC	\$965.28			
	LOAN				
	<i>Not provided for in confirmed plan.</i>				

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Beginning 2/20/2013 debtor shall make 10 payments of \$376.00. Beginning 12/20/2013 debtor shall make 50 payments of \$486.00; for a total plan contribution of \$28,060.00. Western Shamrock's \$1,028.08 secured claim shall be valued for \$1,800.00 and paid 8% interest over 60 months with monthly payments of \$26.09.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 11/20/2013 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 9/13/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

AAM INC THE CASH STORE 330 GEORGETOWN SQ SUITE 104 WOOD DALE IL 60191
BONDED ADJUSTING SERVI 3555 STANFORD RD STE 205 FORT COLLINS CO 80525
CASH STORE NO 715 811 HILLCREST DR VERNON TX 76384
CONTINENTAL AKA SECURITY FINANCE CORP SFC CENTRAL BANK-CONTINENTAL LOANS PO BOX 1893 SPARTANSBURG SC 29304
CONTINENTAL CREDIT/MAVERICK FINANCE OF T SFC CENTRAL BANK & REC DEPART PO BOX 1893 SPARTANBURG SC 29304
COTTONWOOD FINANCIAL TEXAS LP 1901 GATEWAY DRIVE SUITE 200 IRVING TX 75038
DAVID HUGHES DMD 1620 HILLCREST DR VERNON TX 76384
ECONOMY KARS 301 CENTRAL FREEWAY EAST WICHITA FALLS TX 76301
EXECUTIVE SERVICES PO BOX 2248 WICHITA FALLS TX 76307
FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS SD 57104
GIBSON DAVENPORT ANDERSON 807 8TH STREET 8TH FLOOR WICHITA FALLS TX 76301
HARVARD COLLECTION 4839 N ELSTON AVE CHICAGO IL 60630
INTEGRAL RECOVERIES 750 W HAMPDEN AVE NO 501 ENGLEWOOD CO 80110
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
JEFFERSON CAPITAL SYSTEMS LLC 16 MCLELAND ROAD ST CLOUD MN 56303
LINDA CENICEROS 2609 WICHITA ST VERNON TX 76384
MIDLAND FUNDING 8875 AERO DRIVE STE 200 SAN DIEGO CA 92123
MIDWESTERN LOANS INC 1474 N MAIN STREET ALTUS OK 73521
MIDWESTERN LOANS INC WORLD ACCEPTANCE CORP ATTN BANKRUPTCY PO BOX 6429 GREENVILLE SC 29606
PINNACLE FINANCIAL GRO 7825 WASHINGTON AVE S ST MINNEAPOLIS MN 55439
PREMIER BANKCARD /CHARTER PO BOX 2208 VACAVILLE CA 95696
PROFESSIONAL FINANCE COMPANY PO BOX 1686 GREELY CO 80632
STELLAR RECOVERY INC 1327 US HIGHWAY 2 W KALISPELL MT 59901
TITANIUM BILLING 706 DENVER ST WICHITA FALLS TX 76301
TITANIUM EMERGENCY GROUP LLP PO BOX 3407 EMERGENCY ROOM PHYSICIANS WICHITA FALLS TX 76301
UNITED REGIONAL HEALTH CARE SYSTEMS 1600 11TH STREET WICHITA FALLS TX 76301
UNITED RESOURCE SYSTEMS 10075 W COLFAX AVE LAKEWOOD CO 80215
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
VERIZON WIRELESS VERIZON WIRELESS DEPARTMENT/ATTN BK PO BOX 3397 BLOOMINGTON IL 61702
WAGGONER NATIONAL BANK 1818 TEXAS ST VERNON TX 76384
WAGGONER NATIONAL BANK ATTN GLENDA BOALDIN PO BOX 2271 VERNON TX 76385
WAGGONER NATIONAL BANK C/O MATTHEW D ANDERSON 3711 MAPLEWOOD STE 200 WICHITA FALLS TX 76308
WELLS FARGO BANK DBA WELLS FARGO DEALER SERVICES PO BOX 19657 IRVINE CA 92623
WELLS FARGO BANK DBA WELLS FARGO DEALER SERVICES PO BOX 25341 SANTA ANNA CA 92799
WESTERN SHAMROCK DBA WESTERN FINANCE 801 S ABE ST SAN ANGELO TX 76903
WILBARGER GENERAL HOSPITAL 920 HILLCREST DRIVE VERNON TX 76384
WORLD ACCEPTANCE CORPO 1119 N MAIN ST ALTUS OK 73521
WORLD ACCEPTANCE CORPORATION ATTN BANKRUPTCY PROCESSING CENTER PO BOX 6429 GREENVILLE SC 29606
WORLD FINANCE CORP 3108 WILBARGER ST VERNON TX 76384